

In re:  
Janet Wilkins  
Debtor

Case No. 15-14779-elf  
Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin  
Form ID: 3180W

Page 1 of 1  
Total Noticed: 11

Date Rcvd: Nov 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2018.

db +Janet Wilkins, 4511 Sherwood Road, Philadelphia, PA 19131-1527  
13558129 +Scott F. Waterman, Esquire, 110 W. Front Street, Media, PA 19063-3208  
13653889 U.S. Department of Education, C/O FedLoan Servicing, P.O.Box 69184,  
Harrisburg, PA 17106-9184  
13881037 +Wilmington Savings Fund Society FSB, dba Christiana Trust not indiv but trus,  
for Pretium Mortgage Acquisition Trust, c/o Selene Finance LP, 9990 Richmond,  
Ave, Ste 400 S, Houston, TX 77042-4559

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: megan.harper@phila.gov Nov 23 2018 22:53:08 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 23 2018 22:52:40  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 23 2018 22:52:56 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
13569584 +EDI: DISCOVER.COM Nov 24 2018 03:54:00 Discover Bank, Discover Products Inc, POB 3025,  
New Albany Ohio 43054-3025

13574530 +EDI: HY11.COM Nov 24 2018 03:53:00 Hyundai Capital America DBA Hyundai Motor Finance,  
PO Box 20809, Fountain Valley, CA 92728-0809

13639080 +EDI: WFFC.COM Nov 24 2018 03:53:00 Wells Fargo Bank, N.A., 3476 Stateview Blvd,  
Attn: Bankruptcy Department MAC #D3347, Fort Mill, SC 29715-7200

13831262 EDI: WFFC.COM Nov 24 2018 03:53:00 Wells Fargo Bank, N.A., Default Document Processing,  
1000 Blue Gentian Road, MAC# N9286-01Y, Eagan, MN 55121-7700

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 25, 2018

Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2018 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com  
ANDREW SPIVACK on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com  
BRIAN CRAIG NICHOLAS on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a  
Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
CHRISOVALANTE FLIAKOS on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com  
JEROME B. BLANK on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com  
JEROME B. BLANK on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com  
JOSEPH ANGELO DESSOYE on behalf of Creditor VWells Fargo Bank, NA paeb@fedphe.com  
MARIO J. HANYON on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com  
SCOTT F. WATERMAN on behalf of Debtor Janet Wilkins scottfwaterman@gmail.com,  
scottfwaterman@gmail.com  
THOMAS YOUNG.HAE SONG on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com  
THOMAS YOUNG.HAE SONG on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 14

<b>Information to identify the case:</b>					
Debtor 1	<u>Janet Wilkins</u>			Social Security number or ITIN	<b>xxx-xx-2328</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>					
Case number: <b>15-14779-elf</b>					

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Janet Wilkins

11/22/18

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**